



Risk Management Advisor

Office of Insurance Management

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"Providing Effective Risk Management Services and Resources for State Agencies and Personnel"

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Fall Issue

Winter Preparedness

Lori Autio, Risk Management Loss Control Specialist

Snow, sleet, rain, wind, and otherwise nasty winter weather conditions can create some real damage to buildings and overall operations. With this in mind, it is a good idea to begin thinking about the challenges these events can present well in advance of their arrival.

Snow – Most buildings in Idaho have been designed and built with specific snow depth and weight load ratings for the roof. These ensure the roof does not collapse under average snow conditions. However when conditions are extreme, it is possible that the weight of the snow might exceed the load capacity. Snow with a higher moisture content will weigh much more than dry or powdery snow.

Even if you are not responsible for maintaining the building, it is a good idea to check the roof periodically during inclement weather. Make sure you consider safety when conducting such an inspection. Use appropriate ladders and protective equipment.

If snow depth is significant or if it is unusually wet and heavy, contact the appropriate person to arrange for a snow removal company to clear the roof. It is a good idea to arrange for this service with the contractor prior to a heavy snowfall, as they will be in high demand and may not be available when you need them.

Fluctuating temperatures create a cycle of melting and freezing of snow. This can cause serious problems with drains and roof membranes. Try to keep the drains clear of excess snow or debris so water can flow freely when it begins to melt. If you have questions about your building's snow load capacity, or would like more information on your specific responsibilities regarding snow removal, contact your landlord or the Division of Public Works.



Rain – Keeping drains on the roof and in parking areas clear and free from debris is essential. Clogged drains will allow water to pool both on the roof and in driveways. Large amounts of water on the roof could create a weight load problem as well as a potential for leakage problems inside the building.

When sudden downpours occur and the roof drain is blocked, water may cascade over the top of the building parapet, causing a potential hazard for sidewalks and parking areas.

High water pooling around drains in the parking lot can cause damage to automobile engines and undercarriages. If pooling does occur, use warning devices, such as cones or flags, to warn motorists of the hazard.

Freezing Rain – Freezing rain can develop quickly, without much warning, leaving a thick coat of ice on power lines, tree limbs, sidewalks and roadways. Power outages can occur. Tree limbs may break and fall on the power lines, or the lines can snap from the weight of the ice coating them.

Prolonged Freezing Temperatures can cause water systems to freeze, including fire sprinkler systems. This can cause water pipe damage, stress on heating systems and potential power failures. If your building has a fire sprinkler system, check to make sure a professional has winterized it. Systems designed to provide sprinkler protection in outside areas should be dry. If they are charged with water, they will freeze and break. A power outage or failure of the heating system during severe freezing temperatures may cause inside sprinkler systems to freeze too, especially if they are fully charged. Water damage can be considerable.

Developing a “Winter Weather Emergency Plan” to respond to emergency situations will save you time and improve productivity when it happens.

Although we are unable to foresee what weather conditions lie in store for us this winter, we can still be prepared for even the most severe of situations. Developing a “Winter Weather Emergency Plan” to respond to these events and other emergency situations will save you time and improve productivity when they happen.

Your plan should be formulated in two parts. The first part should address operational concerns, such as:

- What kinds of computer equipment will need protection from power outages and surges?
- If the agency closes for the day, who will authorize the closure and when will it reopen?
- What expectations does management have for employees arriving or leaving work during inclement weather conditions?
- Will employees be expected to stay at the office if the power is out for a predetermined time, etc? Will they need to take vacation or sick time if they arrive late due to inclement weather, etc.?
- Will employees be able to get home safely if your agency closes? Help employees develop a contingency plan as well for such an event.
- Who will be responsible for clearing sidewalks? Some landlords are not on site. Tenants might want to develop a plan to reduce the hazard of slipping and falling on sidewalks, etc. in the event the landlord cannot respond timely due to the weather conditions.



The second part of your “Winter Weather Emergency Plan” should be to take steps to ensure your building is ready for severe conditions. Some things to consider would be:

- Is the building’s HVAC working properly? Have the filters been changed? Is the outside air exchange system tuned correctly for winter conditions?
- Have the fire prevention systems been winterized so they do not freeze?
- Are roof drains clean and clear of debris? Are you prepared to inspect them regularly and remove anything that may prevent water flow?
- Does the plan include periodic monitoring of the snow depth on the roof, and if necessary, proper snow removal procedures?
- Are there arrangements made for clearing sidewalks and parking areas of snow and ice when required for safety? Although your landlord may be responsible for maintaining the building under, he may not be able to respond immediately if a sudden storm occurs.
- Have you taken the necessary action to help keep the public and the employees safe from a slip and fall injury?

Each agency will have its own concerns, but these ideas could be the basis of a plan to prepare for winter and reduce the exposure to loss. Agencies should also encourage employees to develop their own personal emergency plans for all weather conditions.

DO YOU HAVE STATE EMPLOYEES WHO LIVE AND WORK OUTSIDE THE STATE OF IDAHO?

Joan Compton, Risk Management Insurance Analyst

As you know, the State of Idaho is required to provide workers’ compensation insurance for all of its employees. What you may not know, is that the Idaho State Insurance Fund cannot provide coverage for your employees who do not live and work in Idaho.

If you have employees residing and working outside the State of Idaho, a separate workers’ compensation policy must be purchased through the Office of Insurance Management. Coverage must be in force at the time your employee begins work, or your agency may be assessed fines and/or penalties by the workers’ compensation regulatory authority in the state where your employee works.

We will need at least two weeks to place coverage with an insurer, so please contact **Joan Compton** at 332-1872 or jcompton@adm.state.id.us as soon as you become aware of the need for coverage.

If you have employees residing and working outside the state of Idaho, a separate workers’ compensation policy must be purchased through the Office of Insurance Management.

Premises Liability Claims

Kit Coffin, Claims/Loss Control Operations Supervisor

An extension cord in a walkway, chipped concrete on a step, or a light out in a stairwell are examples of the sort of hazards that can increase exposure to liability.

The agencies of state government have varying missions, but share the common goal of service to the public. Members of the public are on state premises daily, and there is always an exposure to liability claims.

The recreational venues have varied claims resulting from the use of their facilities. However, across all of state government, the largest number of premises liability claims allege a fall.

In the period from July 1, 1998 through June 30, 2003 there were 455 premises liability claims for which the state paid \$290,826.68. The average cost per claim was \$639.18. The chart shows the number of claims for each fiscal year in this period.

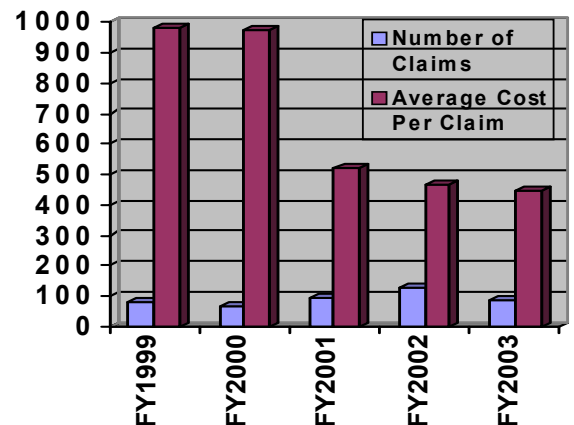
However, the chart doesn't tell the whole story. It only reflects those amounts paid to date, some claims were denied, and claims data for the fiscal years 2002 and 2003 are not yet mature. While 67% of the 455 claims in this period are for less than \$1,000, 33% of the claims are for amounts greater than \$1,000.

The employees in each agency are the front line in preventing injuries. They need to recognize potential hazards and report them promptly to their supervisors. An extension cord in a walkway, chipped concrete on a step, or a light out in a stairwell are examples of the sort of hazards that can increase exposure to liability. Good recognition and prompt response will mitigate the exposure to loss.

If a member of the public alleges an incident occurred on your premises, following the correct reporting procedure is important. Do not attempt to determine liability; report the incident to your supervisor and to OIM as soon as possible; and provide the person with a Citizen's Claim Procedure form if they believe the state is responsible.

Please see the Risk Management Handbook, online at <http://www2.state.id.us/adm/insurance/risk/handbook.pdf> for more complete instructions on claim reporting.

The *Risk Management Advisor*, Winter 2002 online at <http://www2.state.id.us/adm/insurance/risk/RM%20Advisor3-3.pdf> contains an article discussing various points to bear in mind regarding liability claims.



Premises Liability Paid Claims
07-01-98 through 06-30-03

Large Agencies Gather for Roundtable Discussions

The Office of Insurance Management meets with agencies individually and in groups throughout the year to exchange information and ideas. On August 20, 2003, OIM welcomed insurance coordinators, claims contacts, and safety contacts from Health & Welfare, Parks & Recreation, Transportation, Agriculture, Corrections, and Idaho State Police to a Focus Group Roundtable in Boise.

These agencies, which employ more than 75% of all state employees, met with OIM personnel recently to share experiences and gain a different perspective of risk management resources available within the state.

The Roundtable topics included an overview of coverages provided to state agencies, claims reporting procedures, loss control measures, and a presentation by the State Insurance Fund on workers compensation insurance. The Office of Insurance Management would like to thank all of those who participated.

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Idaho Good Samaritan Law and First Aid/CPR Training

Lori Autio, Risk Management Loss Control Specialist

First Aid and CPR are valuable services that each of us can provide for people who might experience an acute life threatening illness or injury. Many of us seek training through organizations like the American Red Cross to ensure we know the proper steps to take during such an emergency.

Often agencies will make this type of training available to employees to help them facilitate treatment if a medical emergency occurs during normal business hours. The Department of Administration, Office of Insurance Management encourages First Aid and CPR training for state employees as it may save a life.

The State of Idaho has adopted a "Good Samaritan Law" which may shield from liability employees who administer first aid or CPR. This law provides civil immunity to those who offer first aid in good faith, and without gross negligence, to an ill or

injured person. Most nonmedical personnel could not perform an emergency procedure, but with First Aid or CPR training, you could compress a wound or perform CPR until professionals arrived.



Remember: the use of your First Aid or CPR training is voluntary unless it is written into your job description. If you have received training in these skills, yet feel uncomfortable or unsure of your ability to provide adequate assistance in an emergency situation you are not required to respond.

For more information on First Aid and CPR training, see the American Red Cross web site at www.redcross.org. You can also view the statute which provides immunity to persons giving first aid at <http://www3.state.id.us/cgi-bin/newidst?scid=050030030.K>. (Idaho Statute Title 5, Chapter 3, Section 330)

West Nile Virus - You Can "Fight the Bite"

Lori Autio, Risk Management Loss Control Specialist

The nation's first human case of West Nile Virus (WNV) in 2003 was confirmed in South Carolina on July 7 by the Centers for Disease Control and Prevention (CDC). WNV, a seasonal infection transmitted by mosquitoes, grew from an initial U.S. outbreak of 62 disease cases in 1999 to 4,156 reported cases, including 284 deaths, in 2002.

West Nile virus may be transmitted when an infected mosquito bites a human to take in blood. Mosquitoes become infected when they feed on infected birds, which may circulate the virus in their blood for a few days. In addition, recent investigations confirmed WNV transmission through transplanted organs and transfused blood. The recent introduction of routine WNV screening of blood donations should greatly reduce the risk of spread of WNV through transfused blood.

Three simple actions can help prevent infection:

- Avoid mosquito bites by using insect repellants with DEET and wearing light, long-sleeved clothing.
- Mosquito-proof your home by emptying standing water and installing screens.
- Help your community by reporting dead birds to local health authorities.



Last year the WNV was detected in three of Idaho's six neighboring states. With the rapid spread of the virus during 2002, the State of Idaho expects the virus to impact the health of Idahoans, their horses, and birds during the 2003 mosquito season. Late summer and early fall are Idaho's prime seasons for mosquito bites.

Several state agencies have combined efforts to develop a media campaign in both English and Spanish, explaining activities that can reduce the risk of mosquito bites and thus WNV. A copy of a tri-fold color brochure on prevention activities can be found at <http://www.idahohealth.org/>. More information on WNV is also available at www.cdc.gov.